

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
ABILENE DIVISION**

IN RE:

MELVIN SOLOMON SR DUDLEY  
CYNTHIA LEE DUDLEY  
2141 Ivanhoe Lane  
Abilene, TX 79605

CASE NO: 17-10036  
HEARING DATE: 1/31/2018  
HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS AND OBJECTION TO CLAIMS**

NOW COMES Robert B. Wilson, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Objection to Claims in accordance with Bankruptcy Rule 3007 and General Order 2017-01 and would respectively show unto the Court as follows:

**I.  
OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtors. No Proof of Claim has been filed by them or on their behalf as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

TT Clm#	Creditor Name	Scheduled Amount	TT Clm#	Creditor Name	Scheduled Amount
2	Affinity Distribution	\$37.51	3	Afni, Inc.	\$91.55
5	Ascension Law Group	\$0.00	6	Bacchus & Vaughn Neurology	\$1,492.00
7	BANK OF AMERICA NA	\$4,368.00	9	Buckley Madole, P.C.	\$0.00
11	CAPITAL ONE AUTO FINANCE	\$15,565.38	12	Columbia House	\$150.00
13	DailAmerica	\$24.95	14	DONNY UNDERWOOD PLUMBING	\$100.00
15	Dr Glen Hall	\$182.40	16	Equable Ascent Financial LLC	\$2,208.34
17	GEMB/Clockworks Royal	\$5,925.00	18	HILCO RECOVERY	\$5,005.00
20	Mackie Wolf Zientz & Mann, P.C.	\$0.00	21	McCreary, Veselka, Bragg & Allen, P.C.	\$0.00
22	Military Star	\$2,908.00	23	Military Star	\$5,552.00
24	Military Star/ Exchange Credit Program	\$2,847.00	26	Stream Energy	\$224.19
27	Texas Midwest ER Physicians	\$205.00	32	GEMB/Clockworks Royal	\$2,953.00
33	HILCO RECOVERY	\$1,983.00			

**II.  
SPECIFIC OBJECTIONS**

None

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

TT Claim#	Creditor	Collateral / Description	Claimed Amt	Value	Mo Pmt	%
<b>SECURED CREDITORS</b>						
28	US Bank Trust National Associates	PRE-PETITION ARREARS THRU FEB. 2017 2141 INVANHOE LN	\$30,703.20	\$113,499.00	\$744.41	0.00%
30	US Bank Trust National Associates	HOMESTEAD BEGIN APR FOR MAY 2141 IVANHOE	\$102,943.57	\$113,499.00	see below	0.00%

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TT Claim#	Creditor	Collateral / Description	Claimed Amt	Value	Mo Pmt	%
<b>SECURED CREDITORS</b>						
31	US Bank Trust National Associates	POST-PETITION ARREARS FOR MAR & APR 2017 2141 IVANHOE LN	\$1,892.54	\$1,849.34	\$34.35	0.00%
43	CENTRAL APPRAISAL DISTRICT OF TAYLOR COUNTY	2141 IVANHOE - 2017 PROPERTY TAXES	\$2,056.36	\$113,499.00	\$0.00	Paid Direct
<b>UNSECURED CREDITORS</b>						
45	VERIZON	SERVICES	\$180.75	\$0.00		
<b>***Claims With Step Payments***</b>						
TT Claim#	Creditor		<u>Payment Amount</u>		<u>Start Date</u>	
30	US Bank Trust National Associates		\$946.27		04/01/2017	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a Creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtors that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtors' Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected Creditor in the absence of a Letter Agreement between the Debtors and the affected Creditor.

#### IV. TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2017-01 Section 8, the Trustee requests the following Modification of Debtors' Confirmed Plan, subject to feasibility herein:

No Modification Needed.

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**NOTICE OF HEARING AND PRE-HEARING CONFERENCE**

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 1/31/2018 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS AND OBJECTION TO CLAIMS AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD AND PINE STREET, ABILENE, TX 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT US COURTHOUSE ROOM 2201, 3RD AND PINE STREET, ABILENE, TX 79604 ON 1/31/2018 at 8:30 AM.

ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PREHEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL AFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2017-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the foregoing TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS AND OBJECTION TO CLAIMS was served on the following parties electronically or at the addresses listed below by U.S. First Class mail.

Affinity Distribution, 5109 82nd Street, Suite 7-1140, Lubbock, TX 79424  
 Afni, Inc., Po Box 3097, Bloomington, IL 61702  
 Alltan Financial LP, PO Box 722929, Houston, TX 77272-2929  
 Ascension Law Group, P.O. Box 201347, Arlington, Texas 76006, Arlington 76006  
 Bacchus & Vaughn Neurology, 1150 N 18th St, Abilene, TX 79601  
 BANK OF AMERICA NA, ATTN: BANKRUPTCY NC4-105-03-14, PO BOX 15312, WILMINGTON, DE 19850-5312  
 Buckley Madole, P.C., 9441 LBJ Freeway, Ste. 350, Dallas, Texas 75243, Dallas 75243  
 CAPITAL ONE AUTO FINANCE, 3901 N DALLAS PKWY, PLANO, TX 75093  
 CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ONE, NA, PO BOX 165028, IRVING, TX 75016  
 CENTRAL APPRAISAL DISTRICT OF TAYLOR COUNTY, PO BOX 1800, ABILENE, TX 79604-1800  
 CENTRAL APPRAISAL DISTRICT TAYLOR COUNTY, C/O MCCREARY VESELKA BRAGG & ALLEN, PO BOX 1269, ROUND ROCK, TX 78680  
 CMRE, 3075 E Imperial Hwy Ste, Brea, CA 92821  
 Columbia House, P.O. Box 1157, Terre Haute, IN 47811-1114  
 DailAmerica, 960 McArthur, Mahwah, NJ 07495  
 DONNY UNDERWOOD PLUMBING, 1441 WOODWARD STREET, ABILENE, TX 79605  
 Dr Glen Hall, 3374 South 27th, Abilene, TX 79605  
 Equable Ascent Financial LLC, 29125 Solon Road, Solon, OH 44139-3442  
 GEMB/Clockworks Royal, Privilege Program, El Paso, TX 79998  
 HILCO RECOVERY, ATTN: BANKRUPTCY, 1120 LAKE COOK ROAD SUITE B, BUFFALO GROVE, IL 60089  
 INTERNAL REVENUE SERVICE, PO BOX 7317, PHILADELPHIA, PA 19101-7317  
 INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346  
 Internal Revenue Service, Special Procedures Function, 1100 Commerce St., MC 5027 DAL, Dallas, TX 75242  
 Mackie Wolf Zientz & Mann, P.C., 14180 N. Dallas Pkwy., Ste. 660, 14180 N. Dallas Pkwy. 66000  
 McCreary, Veselka, Bragg & Allen, P.C., PO Box 1269, Round Rock, TX 78680  
 MELVIN SOLOMON SR DUDLEY, CYNTHIA LEE DUDLEY, 2141 Ivanhoe Lane, Abilene, TX 79605  
 MICHELLE R GHIDOTTI-GONSALVES, 5120 E. LAPALMA AVE., STE. 206, ANAHEIM HILLS, CA 92807  
 Military Star, Attention: Bankruptcy, PO Box 6250, Madison, WI 53716  
 Military Star, Attn Bankruptcy, PO 6250, Madison, WI 53716  
 Military Star/ Exchange Credit Program, Attention: Bankruptcy, PO Box 6250, Madison, WI 53716

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PHIL BLACK, THE BLACK AND WHITE LAW FIRM PC, 1290 S WILLIS SUITE 125, ABILENE, TX 79605  
RS CLARK AND ASSOCIATE, 12990 PANDORA DR STE 150, DALLAS, TX 75238  
Stream Energy, P.O. Box 650026, Dallas, Texas 75265, Dallas 75265  
SYNCHRONY BANK, C/O PRA RECEIVABLES MANAGEMENT LLC, PO BOX 41021, NORFOLK, VA 23541  
Texas Midwest ER Physicians, 1750 Pine Street, Abilene, TX 79601  
UNITED STATES ATTORNEY, 801 CHERRY STREET UNIT 4, FT WORTH, TX 76102-6882  
United States Trustee, 1100 Commerce Street, Room 976, Dallas, TX 75242  
US ATTORNEY GENERAL, MAIN JUSTICE BLDG, ROOM 5111, 10TH ST & CONSTITUTION AVE, WASHINGTON, DC 20530  
US Bank Trust National Associates, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501  
VERIZON BY AMERICAN INFOSOURCE LP AS AGENT, 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118  
VERIZON, BY AMERICAN INFOSOURCE LP, PO BOX 248838, OKLAHOMA CITY, OK 73124-8838  
WILLIAM T NEARY, UNITED STATES TRUSTEE, 1100 COMMERCE STREET RM 976, DALLAS, TX 75242

Date: 11/29/2017

/s/ Robert B. Wilson

Robert B. Wilson, Chapter 13 Trustee